

Work / Life

Every
Thought We
Think is Creating
Our Future

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NAVIGATOR

By Louise L. Hay

Questions to Ponder

Are the thoughts I'm thinking leading me to the future I desire?

What am I consciously doing to put the right thoughts into my head?

Actions to Consider

Our minds are like computers (I don't always like this analogy, but in this case it is true.) What we put in determines what we get out.

Examine your thought patterns today and see if you are thinking the things that will lead you towards your desired goals.

Examine too the external inputs to your thinking. What do you read, and with whom do you associate? These inputs become a part of your future thinking as well.

Determine to upgrade your mental diet!

(Source: Kevin Eikenberry, speaker, trainer, author, consultant.—<http://powerquotesplus.net>)

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the most important books and other research materials in your area of interest and find out whether what you need is available at your favorite library.

HEALTHY FOOD TIP

Get Smart About Food Portions

Keeping the amount of food you eat in check is easier if you visualize the following:

A golf ball.—a serving of nuts or shredded cheese

A deck of cards.—a 3-ounce serving of beef, poultry, or pork

Top half of your thumb.—a serving of fats or oils

A tennis ball.—servings of fruits and vegetables

A computer mouse.—a serving of cooked grains or potato

A cassette tape.—a serving of bread

THOUGHT DU JOUR

Lighten Up with Humor, Play, and Pleasure

The process of becoming healthier can be presented as such serious business that you lose much of the humor and joy of living that characterizes well-being. Many books about health are filled with predictions of dire consequences for failure to follow particular methods, horror stories of what certain foods or lack of foods can do, or warnings about the cancer-causing qualities of everything. It's enough to make you crazy!

Recent studies indicate that humor is an effective stress reducer and that it may actually increase antibody production, which means a stronger immune system. In 1964, Norman Cousins, then editor of *Saturday Review*, helped to heal himself from a life-threatening disease through a regimen of vitamin C, renewed self-responsibility, and humor. His reading of several classic books on the subject of stress convinced him that disease was fostered by chemical changes in the body produced by emotions such as anger and fear. He wondered whether an antidote of hope, love, laughter, and the will to live would have the opposite effect. Encouraged by watching Marx Brothers movies and Candid Camera TV sequences, reading humorous books and stories, and listening to jokes, he found that short periods of hearty laughter were enough to

"It takes a long time to become young."

—Pablo Picasso

induce several hours of painless sleep. Years later, Cousins recommended laughter to others, claiming that this “inner exercising” was beneficial in stimulating breathing, muscular activity, and heart rate.

Worldwide interest continues to grow in establishing the benefits of laughter and humor in health, supported by wide-ranging scientific research. The Humor Project Inc., based in Saratoga Springs, NY, one of many associations dedicated to tickling the funny bone, publishes *Laughing Matters* magazine in 20 countries, and offers Daily Affirmations through its Web site, www.humorproject.com.

Raymond Moody Jr., M.D., the author of *Laugh after Laugh: The Healing Power of Humor*, has used this approach with his patients for many years. Humor works, he claims, because laughter helps take your mind off pain and problems, and catalyzes the basic will to live.

“The arrival of a good clown exercises more beneficial influence upon the health of a town than twenty asses laden with drugs.” —Thomas Sydenham, 17th-century physician.

Take a Seriousness Break Right Now

Look in the mirror and make the wildest, most distorted face you can make. Now make an even wilder one.

Throw away your troubles. Stand up right now. Form your hands into fists and bring them together at the center of your chest. Raise your elbows on a line with your fists. Thrust your shoulders and elbows back sharply, as if you are trying to shake something off your back and shoulders. After the thrust, let your fists come together again at the level of your chest, and thrust your shoulders and elbows back again. Do this six to eight times in rapid succession, saying “get off my back” each time you thrust back. Release whatever is burdening you.

Read the comics in today’s paper. Forget the front page for a while.

Put on a comedy video, if you have one. Cue it up to your favorite funny part, and play it and replay it several times. Rent a few comedy tapes or go to a light, entertaining movie. Do this regularly.

Collect jokes. Ask anyone around you for a joke or two. Get on an e-mail joke-mailing list. Call a friend and have them tell you a joke, even if they know you’ve heard it before. Now you share one with them. Get silly!

Watch young children at play. Note the spontaneity and sheer delight that often characterizes their activities.

Remember laughing so hard that your stomach hurt? Can you recall what provoked that? Let yourself feel it again.

Redefining Play

Play is an essential component of wellness. It is necessary to keep the fun-loving part of yourself alive, nurtured, and happy. The dictionary defines play as recreation. Recreation! So, in the fullest sense of the term, it means to make new, to vitalize again, and to inspire with life and energy. When you give yourself time to play you give yourself new life. What words do you associate with play? Are they active words, like silliness, craziness, sports, games, excitement? Perhaps one of the reasons people don’t play more is that they have accepted a very narrow definition of play. Maybe they’ve looked around at what society tells them is “fun” to do and found that it wasn’t.

Consider that play can also be described as absorbing, fascinating, peaceful, flowing, and restful—that it needn’t be highly organized or competitive. Perhaps you have forgotten the natural play of your childhood, when you could lose yourself in exploring rocks, making a fantasy realm out of a chair and a sheet, or singing for your own amusement.

It is easy to get caught up in the frenzy of filling every minute of your working hours with meaningful business. But this becomes a self-defeating strategy when it flows into your leisure time as well. The fear of “wasting” time has become an obsession for many, so they end up on a fast track of play.

Teenagers suggest that you “chill out,” or “relax, dude.” These admonitions are important as you approach play. Please don’t use any of the ideas here to burden yourself with increased demands on your time and energy. Perhaps it’s time to just do nothing for some part of each day. Slowing down long enough to receive the simple pleasures that are all around you is one of the most effective ways to deepen your enjoyment of life and thereby enhance your overall health.

What’s Your Pleasure?

What does play mean to you? Is there enough fun in your life? Enough time for simply fooling around? You will find it easier to begin exploring this subject by making a Non-Pleasure List of things that aren’t fun or playful or enjoyable for you. Things like skydiving, or shopping for clothes, or running. You may even get a laugh or two out of making the list. Once that list is out of the way, you may be inspired to make a Pleasure List of what is fun for you, like checking out garage sales, going out for breakfast with a friend, or taking a sauna.

Go through your Pleasure List and indicate the last time you remember doing each of these activities. Is there one item on your list that you could do today? One that you will put on your schedule for this week or next? Many people find it helpful to actually put the date on their calendar, scheduling in times for doing something fun or for just doing nothing.

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HUMOR

Funny Proverbs

A first grade teacher collected well-known proverbs. She gave each child in her class the first half of a proverb and asked them to come up with the remainder of the proverb. It’s hard to believe these were actually done by first graders. Their insight may surprise you.

1. Better to be safe than . . . punch a fifth grader.
2. Don’t bite the hand that . . . looks dirty.
3. It’s always darkest before . . . Daylight Saving Time.
4. A miss is as good as a . . . Mr.
5. If you lie down with dogs, you’ll . . . stink in the morning.
6. Children should be seen and not . . . spanked or grounded.
7. If at first you don’t succeed . . . get new batteries.
8. Don’t put off till tomorrow what . . . you put on to go to bed.
9. When the blind lead the blind . . . get out of the way.
10. An idle mind is . . . the best way to relax.
11. Laugh and the whole world laughs with you, cry and . . . you have to blow your nose.
12. Happy the bride who . . . gets all the presents.
13. A penny saved is . . . not much.
14. Two’s company, three’s . . . the Musketeers.

15. There are none so blind as . . . Stevie Wonder.

16. Better late than . . . pregnant.

WORDS OF WISDOM

Tend Your Heart Garden

Do you want to attain your heart's deepest, dearest desire? First, you need to be able to imagine it! How to do that? One metaphor that can really help is the Heart Garden, as set forth in Sonia Choquette's wonderfully helpful (and heartwarming!) book. When we can imagine protecting and nurturing our tender desire—seeds in a “Heart Garden,” we take a great first step toward helping them grow to the full harvest of attainment. But one problem we all face is that we have inner voices (and sometimes outer ones!) that attack our desire-seeds as soon as they start to sprout.

Find out how to envision your own Heart Garden, and what to do about those varmints and pests, so that you can truly achieve your deepest heart's desires, right here:

1. Plant the Seed.

Identify your deepest heart's desire. Imagine this as a seed planted in your Heart Garden. Fertilize your garden by feeding it with input that nourishes your dreams. Read things that support your creativity, or look at visual images that depict what you want. Meditate and pray.

2. Worry Weeds.

One of the big weeds to watch out for is worry. Worry-weeds can spread like lightning and choke the life out of your Heart Garden. Recognize the inner worry-voice (which often starts with the words, “Yeah, but . . .”) and simply recognize them as your fear, nothing more. Or perhaps your worry weeds take the form of “logic”—in reality, just others' opinions. Imagine yanking out every single worry-weed and making a great compost heap of them! Choquette shares the story of one client's favorite weed-busting technique: she filled a spritzer with lavender water and every time a worry-weed popped up, she spritzed a bit and said, “Die, weed, die!” It's fun to take physical action to attack those worry-weeds (and the client reported that she gradually came to associate the smell of lavender with feeling in charge of what grew in her garden.)

3. Fence Your Garden.

There are people who will try to squash your dreams or steal them away. Protect your garden from the blight of negative

people! Don't share your dreams with anyone who will discourage you.

4. Daily Care and Feeding.

Be sure to nourish your Heart Garden every day with daily doses of love and imagination. Imagine yourself with a watering can sprinkling the garden with water every day. You will just about be able to see the new, healthy plants grow in front of your eyes.

(Inspired by *Your Heart's Desire*, by Sonia Choquette (Three Rivers Press, 1997).

He who knows not...

He who knows not, and knows not that he knows not, is a fool. Shun him.

He who knows not, and knows that he knows not, is a child. Teach him.

He who knows, and knows not that he knows, is asleep. Wake him.

He who knows, and knows that he knows, is a leader. Follow him.”

—Omar Khayam, 13th-century philosopher

HEALTH

The Clock is Ticking

The tick-borne illness Lyme disease can be truly devastating when left untreated—and it's often difficult to diagnose. Lyme disease is mostly found in the northeastern, upper midwestern and Pacific northwestern parts of the United States where the ticks that carry Lyme disease (*Ixodes scapularis*) flourish. The sad thing is that, according to Brian A. Fallon, M.D., a Lyme disease expert at Columbia University College of Physicians and Surgeons in New York City, some families are so terrified of tick-borne illnesses that they won't let their children play outside anymore.

Do you spray the yard to prevent ticks? Does it make sense since there are always new deer coming and doesn't the rain wash it away anyway?

The fact of the matter is, according to Kirby C. Stafford III, Ph.D., an entomologist at the Connecticut Agricultural Experiment Station in New Haven, the decision about whether to spray or not to spray is not so simple.

A Hole in the Wall of Protection

While, theoretically, one spraying should protect a yard for the season (even when it rains), Dr. Stafford confirmed my concern about spraying: What's to prevent a tick-

infested deer from entering my yard after spraying? Even if you install a fence to keep out the deer, good luck with the mice and chipmunks. Some people choose to spray twice a year—in the spring (against “nymphs”) and again in the fall (to control adult *I. scapularis* ticks).

Another consideration: Are you just “picking your poison” when spraying for ticks, since pesticides applied to suburban yards eventually can work their way into human bodies? The impact of pesticides on human health, especially children, as well as on the environment is well-documented. The dangers to humans include nervous system damage, hormonal disruption and increased risk for cancer. The environmental impact includes killing fish and aquatic life directly or through the promotion of algae blooms that choke water bodies. While the topical toxin on the lawn may not last long, pesticides' legacy can last for many years—for example, although the carcinogen DDT was outlawed in this country back in 1972, amazingly it still persists in our environment today.

Make Your Environment Tick-Hostile

Pesticides notwithstanding, there are many natural strategies you can use to make your environment tick-hostile. Most importantly, ticks do not like sunshine and trimmed grass, and naturally prefer woody, moist areas. This makes a well-maintained lawn your best defense against ticks and tick-borne diseases.

So, anti-tick strategies include . . .

- Keep your grass cut short.
- Promptly remove leaf litter and other debris from the lawn.
- Use wood chips, tree bark borders, or gravel to create at least a 3-foot barrier between your lawn and any woods, heavy shrubbery, or stone walls where ticks thrive.
- Remove any rodents' nests from stonewalls.
- Clear underbrush from wooded areas.
- Keep trees and bushes well-pruned.
- Regularly trim grass, weeds, and brush along the edges of your lawn and driveway.
- Consider removing groundcover, such as *Pachysandra*, in which ticks thrive.
- Move firewood and birdfeeders away from the house.
- Think about installing a fence (“invisible” plastic mesh fences are now widely available) to keep out deer.

There are also many well-known ways to protect yourself and your family personally . . .

Cover up when you go outside. Tuck your pants into your socks and your shirt into your pants.

Wear lightly colored, tightly woven clothing. The light color will allow you to spot and remove any ticks, while the tight weave makes it difficult for ticks to latch onto you.

Keep long hair tied back.

Make it a habit to check yourself and your children each and every time you come in from the yard or from outdoor activities, such as hiking or picnicking.

Routinely inspect your pets for ticks. Pets also may be treated with tick repellent. (Frontline is a good flea and tick repellent.)

If you find a tick, use fine tweezers to remove it. Grasp as close as possible to the point of attachment and slowly pull it out. Afterward wash the area, apply antiseptic and cover with a band-aid. Don't throw the tick away. Many local health departments will test the tick for the presence of Lyme. Place the tick in a small, clean, screw-top container. Check with your local health department for the procedure. Note: Just because a tick tests positive for Lyme does not mean you will contract the illness. On the other hand, if it tests negative, you can rest easy.

Avoid walking through uncut fields and brush. Use the center of woodland paths.

Apply a tick repellent that contains DEET. If you're reluctant to use a pesticide directly on your skin, a few drops on clothing will help deter ticks.

Spraying Guidelines

If you do choose to spray your yard, Dr. Fallon recommends that you closely follow these precautions . . .

- Check your state regulations. Approved pesticides vary from state to state, and policies frequently change.
- Use only a licensed pesticide applicator (many pesticides are restricted for use by professionals), and discuss the least toxic alternatives with him/her.
- For maximum effectiveness, be sure to treat the perimeter of the yard, any hedges or shrubbery, and all adjacent stone walls and woodsy areas. As mentioned above, Dr. Stafford says that usually one application in the spring is sufficient.
- Following application, Dr. Stafford cautions that it is essential to keep children and pets off the lawn for the period specified on the pesticide label. If you use a liquid pesticide, thorough drying is a must. He adds that if you have small children, you may prefer liquid pesticides to granular ones—a toddler crawling through the grass may put a grain into his or her mouth.
- Another option is the "mouse-bait box." The mice or other small animals are attracted into the box to feed and are brushed with a small dose of "tickicide." Dr. Stafford notes that this approach is best taken as a neighborhood or community effort—one household putting out a few mouse boxes is not apt to do much good.

- For more information about pesticides, contact the National Pesticide Information Center at <http://www.ace.orst.edu/info/nptn/> or 800-858-7378.

In the end, to spray or not to spray is a personal decision. You must weigh the risks versus the benefits of pesticides. Where do you live? Is it sunny or shady? Moist or dry? Can you control the environment without pesticides? Whatever decision you come to, diligence with personal protection and checking is the first and most important habit to develop. Your lawn may be sprayed—but the park or the yards of friends and neighbors may not be.

(Sources: Brian A. Fallon, M.D., Columbia University College of Physicians and Surgeons, New York, NY; Kirby C. Stafford III, Ph.D., Department of Entomology, Connecticut Agricultural Experiment Station, New Haven, CT; U.S. Environmental Protection Agency, www.epa.gov. (Reprinted at www.bottomlinesecrets.com)

FINANCES

Credit Report or Credit Score: Know What You're Getting

It's a good idea to review your credit information periodically. You might spot credit inquiries or applications that you didn't make—a sign that you could be a victim of identity theft. Or you might find errors in your personal data or payment history, errors that could cause lenders to deny you credit or charge you a higher interest rate.

By September 2005, all consumers will have access to a free copy of their credit report. The three major credit agencies have set up a centralized site to handle requests by phone, mail, and over the Internet. Access to this site started in Western states last year and is being rolled out across the country.

But when you apply for a free copy of your credit report, you'll often be offered the chance to receive your credit score, for a fee. It's important to know the difference between the two.

Your **credit report** shows personal data and a record of your credit applications and credit usage, including your payment history. In summary, it shows how often you've applied for credit, how much you owe, and whether you make payments on time. Each of the three major agencies will have its own report on you.

Your **credit score** is a single number, usually ranging from around 300 to over 800. The number is based on various factors in your credit history. Generally, the higher the number, the better your credit. You might receive a different score from each agency, depending on the model they use.

If you're checking for fraud or mistakes, you need to see your credit report. This provides the details of your credit history and enables you to spot mistakes. On the other hand, knowing your credit score may not tell you much, other than whether it's high or low. The score can change from day to day, depending on how you use credit. Each agency might assign you a different score. And a lender considering you for credit may use a completely different model, producing yet another number.

So, before you pay to see your **credit score**, consider whether you'd find a free copy of your **credit report** more useful.

Questions/comments to:

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An online version of this newsletter may be found at http://www.hq.nasa.gov/office/code/cc/navig-7_05.pdf
